



■ spotlight

January 2013 Vol. 46 No. 1





Roger Smith
Chief Executive Officer
AIL & NILICO

Work Hard and Smart

"All growth depends upon activity. There is no development physically or intellectually without effort, and effort means work." — Calvin Coolidge

I came to appreciate the benefits of physical exercise many years ago. Working out regularly has become as much a part of my routine as eating and sleeping, and, in my opinion, every bit as important to my health and well-being.

Like most people when they start on a path to fitness, I just showed up at the gym one day without a clear plan. I watched people on the machines and lifting weights who looked like they knew what they were doing (read that: were in better shape than I was) and did what they did.

I began to notice improvement. My logic said that if doing a little was good, then doing a lot — increasing my level of activity — was the ticket to getting the results I was looking for. But in fact, all it did was keep me at the gym longer and it became boring and frustrating. I felt like I was working hard and not getting the return I was looking for. I wanted more bang for my buck in terms of how much time and energy I was investing compared to the results I was seeing.

I decided to retain the services of a personal trainer to help me define my goals and develop a program to reach them. What a difference! I still work hard, but because I am working more effectively and efficiently, I am able to achieve the results I want.

This analogy can easily be applied to other areas of life including a sales career with AIL/NILICO. Just as there's nothing accidental about physical fitness, the same is true regarding success in your career. If you aren't doing the right things the right way, more activity is just that — more activity. Hamsters on a wheel may run all day but they don't get anywhere.

Target your actions in the same way you target areas you want to exercise and strengthen. How do you know which actions to target? Talk to your

manager/mentor. The metrics collected in the eApp can reveal areas where you may need improvement. Your manager can help you pinpoint if you need to set more appointments, make more presentations, or strengthen a specific area within your presentation.

Where do you find "exercises" to help you work more effectively? Why, your "personal trainer," of course: www.aillaptoondemand.com (NILICO is in development), your 24/7 multi-media resource too for the Needs-Based Sales Presentation. You can see an entire presentation role played as well as insightful commentary — not just how, but why. And you can pick specific portions of the program to target.

I'd be remiss if I failed to remind you again that in terms of overall effectiveness, you get the most bang for your buck by working referrals. The metrics show that we close 50 percent of referral presentations made and the net ALP is higher than with any other type of presentation. Hard to beat that for efficiency!

This is not to say that you can lose sight of your efforts as a whole. Imagine if a basketball team shot for the hoop all the time, without practicing how to get into a scoring position. When you work out, you generally work on total fitness, giving particular attention to those areas where you need it most.

Although so far I've been addressing the field sales force specifically, these same principles apply whether you are a member of our PR team or the Home Office staff. To get the results you want, don't just work harder. Determine where your actions will be most effective and target those that can be tied directly to improvement.

As the German philosopher Goethe wrote, "There is nothing so terrible as activity without insight." If you haven't already, *IT'S TIME* to develop your 2013 action plan and set it in motion. Go for the burn!



■ spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,770,427 in bonuses. For more information on the monthly bonuses, turn to Page 32-37.

Total: \$2,770,427

required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention: 69.0%
Net to Gross: 78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Thursday 02/21** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Tuesday 02/26** to count for **February** production.

promotions

Congratulations to Alastair, Martin and Mike. We wish them all much success in their new positions.



Alastair Cumming

Senior Vice President
of International Sales



Martin Groves

Vice President of
Field Operations



Mike Sheets

Vice President Field
Laptop Development

code of business conduct & ethics

Torchmark and AIL/NILICO are committed to maintaining a business atmosphere and working environment based on honesty, fair dealing and sound business ethics. Please find The Torchmark Corporation Code of Business Conduct and Ethics by logging in to the Agency Resource Center at www.aillife.com/arc or www.nilife.com/arc and clicking the Torchmark Corporation Code of Business Conduct and Ethics link at the very bottom of the page. This Code of Conduct expresses the standards of integrity and business conduct that all Company directors, officers, employees and independent contractors must uphold and follow. The Code is provided to help you understand what the Company expects of you and should be read carefully.



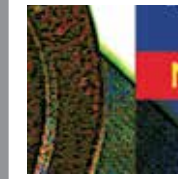
**direct code
training bonus**

pg. 04



**4th quarter
contributions**

pg. 11



**new SGA &
Laptop Trainer**

pg. 13



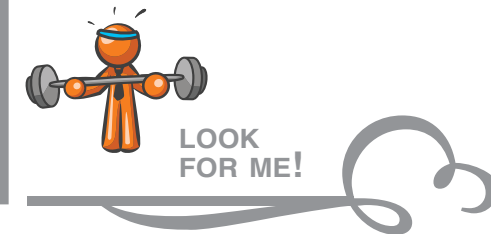
**leadership
academy**

pg. 14



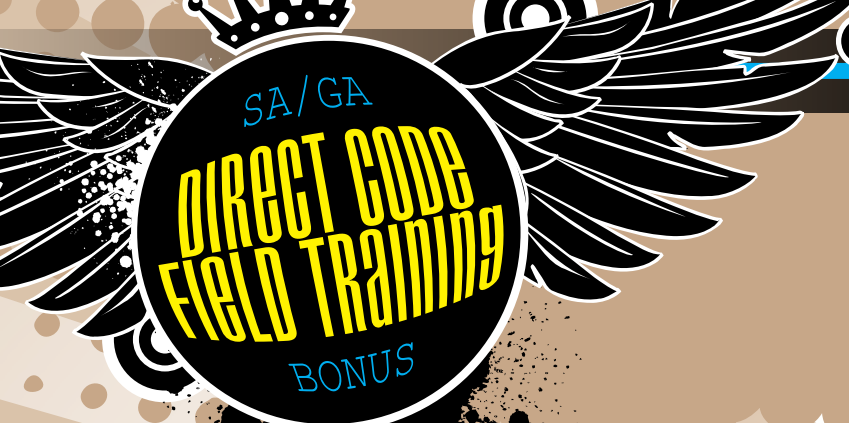
**2012 company
records**

pg. 16



*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2013 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton Riverside located in New Orleans, Louisiana! The convention will be held June 2-5, 2013.*



BONUS EXTENDED THRU 2013!

Since this Bonus was introduced, the number of weekly bonuses and the number of qualifying SAs and GAs have both continued to increase. The purpose of the Bonus is to give SAs and GAs a vested interest in getting and keeping their Agents hitting bonus each week, which leads to better Agent retention and team and Agency growth. Talk to your manager about how the Direct Code Field Training Bonus can add to your income each month!

TOP DECEMBER BONUS LEADERS



1 BRITTON COSTA \$7,410 Simon Arias
2 MOLI KAUFUSI \$6,900 Steve Friedlander
3 AARON MCLEAN \$5,213 Imran Satti
4 FALEUSENI MAUMAU \$4,807 Steve Friedlander
5 ROBERT RICHMAN \$4,688 Surace-Smith

DECEMBER BONUS LEADERS December Bonus Payout \$352,641 December Bonus Qualifiers 626

Name	Bonus	SGA
1 Britton Costa	\$7,410	Simon Arias
2 Moli Kaufusi	6,900	Steve Friedlander
3 Aaron McLean	5,213	Imran Satti
4 Faleuseni Maumau	4,807	Steve Friedlander
5 Robert Richman	4,688	Surace-Smith
6 Kaitlyn Good	3,894	Oldham-Bianchi
7 Scott Wheeler	3,688	Imran Satti
8 Alejandro Torruella	3,623	Sabrina Lloyd
9 Michelle Crowe	3,420	Simon Arias
10 Oscar Portillo	3,261	Steve Greer
11 Tevita Tupouniua	3,152	Steve Friedlander
12 Raphael Musto	3,065	Simon Arias
13 Nicholas Moore	2,997	Oldham-Bianchi
14 Richard Whyte	2,704	Brian Traboulay
15 Michelle Malinov	2,586	Giglione-Ackerman
16 Leroy Simpson	2,581	Theodore Pappas
17 William Myatt	2,571	Brandon Cooley
18 Ashley Wenning	2,511	Surace-Smith
19 Tiare Hubbard	2,505	Altig-Orlovic
20 Michelle Anderson	2,466	Surace-Smith
21 Brandon Marshall	2,416	Oldham-Bianchi
22 Tara Weisz	2,325	Josh Chalom
23 Eric Ebbitt	2,322	Simon Arias
24 Jacqueline Kosalek	2,275	Oldham-Bianchi
25 Brandi Hershey	2,249	Brandon Cooley

Name	Bonus	SGA
26 Xander Davis	\$2,203	Chad Deley
27 Fuaifale Mauu	2,194	Steve Friedlander
28 Unique Hunnicutt	2,147	Alex Roland
29 Mark Glazer	2,114	Theodore Pappas
30 Jenna Gula	2,054	Simon Arias
31 Kenneth Rienth	2,052	Simon Arias
32 Brodie Fischer	1,965	Imran Satti
33 Kayla McIver	1,963	Chad Deley
34 Andjela Avram	1,878	Matt Henderson
35 Christopher Chovanec	1,870	Steve Greer
36 Robert Biser	1,867	Surace-Smith
37 Melody Ferguson	1,843	Jeremy Welch
38 Zachary Frentsos	1,819	Surace-Smith
39 William Brookshire	1,794	Richard Correa
40 Cody Nechiporenko	1,792	Chad Deley
41 David Rigney	1,783	Scott Rehberg
42 Tere Diamond	1,748	Steve Friedlander
43 Kyle Wrobel	1,690	Cunningham-Weatherspoon
44 Mike Bray	1,676	Imran Satti
45 Andy Jaikaran	1,618	Matt Henderson
46 Michael Shaba	1,558	Brian Traboulay
47 John Conard	1,536	Simon Arias
48 John Stankoski	1,487	Simon Arias
49 Devin Dingey	1,480	Surace-Smith
50 Chad McLaughlin	1,474	Matt Henderson

Please Note: All qualifiers listed achieved at least \$500 in bonus totals. For full bonus details, visit www.aillife.com/arc/spotlight.aspx

Name	Bonus	SGA	Name	Bonus	SGA
Michael Gerstein	\$1,468	Giglione-Ackerman	Polina Philbin	\$842	Fred Hadayia
Marcus Noel	1,445	Imran Satti	Eric Thompson	840	Surace-Smith
Joshua Hill	1,426	Sabrina Lloyd	Paul DeRenzo	838	Simon Arias
Angela Willis	1,422	Jeremy Welch	Zaid Jian	829	Alex Roland
Brian Gilmore	1,412	Simon Arias	Nathan Gay	828	Simon Arias
Shahab Mahdavinejad	1,410	Theodore Pappas	Richard Troop	826	Laura Fisher
Shawna Paramo-Laviolette	1,395	Steve Greer	Andre McCallum	826	Surace-Smith
Aaron Dupras	1,383	Paul Rumbuc	Matthew Conrad	822	Surace-Smith
Donald Fogleman	1,366	Fred Hadayia	Caio Rosa	818	Williams-Zophin
William Park	1,352	Altig-Orlovic-Hay	Antonio Davidson	808	Mark Hancock
John Leggio	1,341	Theodore Pappas	Jonathan Russell	806	Chad Deley
Mark Hileman	1,305	Desi Dimitrova	Mynor Lemus	803	Bob Olson
Michael Turney	1,298	Sabrina Lloyd	Joshua Williams	789	Bob Olson
Roberto Nieves	1,291	Oldham-Bianchi	Scott Patterson	781	Joseph Diecedue
Frank Colletti	1,288	Theodore Pappas	Eluerecia Guzman	778	Maria Greene
Ashlee Hutchins	1,286	Giglione-Ackerman	Musediq Abdul	774	Josh Chalom
Carl Carlberg	1,281	Cohen-Cohen	Angela Pronti	772	Surace-Smith
Christopher Earle	1,274	Williams-Zophin	William Cline	772	Mark Hancock
David Guzman	1,270	Surace-Smith	Jennifer Kinder	762	Dorian Oldham
Michael Lindsey	1,256	Simon Arias	John Cochrane	760	Altig-Orlovic
Melody Short	1,244	Travis Moody	Carlos Arballo	757	Brandon Cooley
Tony Geer	1,239	Surace-Smith	Robert Drake	751	Surace-Smith
Eric Peyton	1,234	Surace-Smith	DeAnthony Hartman	748	Paul Rumbuc
Christopher Kennedy	1,221	Surace-Smith	Eric Palmer	743	Simon Arias
Daniel Walton	1,208	Surace-Smith	Mohammed Moalawi	734	Theodore Pappas
Shorne Brown	1,199	Fred Hadayia	Charles Ferrari	734	Simon Arias
Loretta Ekeroma	1,190	Steve Friedlander	Ryan Fickert	728	Surace-Smith
Ruben Santillana	1,179	Steve Friedlander	Jeffrey Pearce	723	Steve Friedlander
Keith Coscia	1,178	Surace-Smith	Jovani Chappel	719	Simon Arias
Juan Cardona	1,163	Bob Wingate	Jaision Gallagher	716	Simon Arias
Kenneth Johnson	1,155	Joseph Diecedue	Michael Roe	715	Bob Wingate
Ibrahim Bah	1,154	Fred Hadayia	Adam Huck	712	Surace-Smith
Mary Reed	1,153	Matt Wolfanger	Scott Davison	711	Steve Greer
Evan Kendall	1,146	Simon Arias	Charles Diulus	709	Simon Arias
Mark Gorman	1,146	Simon Arias	Karolina Debek	708	Sabrina Lloyd
Marcus Moody	1,144	Matthew Hogan	Anshul Malhotra	702	Altig-Orlovic
Kascey Williamson	1,138	Chris Hernandez	Debbie Hardy	699	Bob Olson
Alofi Suasua	1,134	Steve Friedlander	Starlet Luczon	695	Altig-Orlovic
Mark Lomonaco	1,125	Altig-Orlovic	Maleah Bourda	690	Joseph Diecedue
Brandon Summerton	1,122	Altig-Orlovic	Todd Harding	689	Oldham-Bianchi
Bradley Gray	1,120	Imran Satti	Jacob Raine	684	Jeremy Welch
Kyle E Taylor	1,107	Travis Moody	Teo Underhill	681	Fred Hadayia
Scott Schwartzkopf	1,100	Altig-Orlovic	Erin Moore	680	Imran Satti
Jeffrodrew Vete	1,084	Steve Friedlander	Brandon Baker	677	Travis Moody
Valerie Cormier	1,082	Steve Greer	William Oseroff	670	Bob Wingate
Christopher Buonanni	1,076	Matt Henderson	Adrian Johnson	661	Steve Greer
Elaine Kulawiak	1,074	Oldham-Bianchi	Derrick Coates	661	Kevin Davis
Josephine Brown	1,067	Steve Friedlander	Elizabeth Lo	652	Steve Friedlander
David Miller	1,066	Giglione-Ackerman	Bruce Viaje	645	Altig-Orlovic
Erin Allen	1,066	Richard Correa	Peter Kwiatkowski	642	Chris Hernandez
John Velardo	1,056	Chris LaFond	Sharlene Key	640	Altig-Orlovic
Casey Kunash	1,055	Simon Arias	Michael Stuver	636	Surace-Smith
Erin Moyer	1,048	Giglione-Ackerman	Brandon Smith	629	Bob Wingate
Kyle Lewicki	1,042	Surace-Smith	Jordan Albright	624	Simon Arias
Jocelyn Kehr	1,041	Chad Deley	Ben Carpenter	615	Cunningham-Weatherspoon
Jeremy Hernandez	1,034	Bob Wingate	Michael Hicks	612	Oldham-Bianchi
Bernadette Casciato	1,031	Simon Arias	Troy Elliott	611	Eric Cochran
Nicholas Powell	1,031	Altig-Orlovic	Marcus Street	609	Imran Satti
Virginia Lee	1,025	Altig-Orlovic	Jorge Guerra	606	Giglione-Ackerman
Cynthia Schneiderman	1,020	Sabrina Lloyd	Joshua Dishong	604	Surace-Smith
Alisha Armand	1,009	Theodore Pappas	Gretchen Crady	603	Chris Hernandez
Thomas Tiller	1,006	Jeff Thiel	Terrence Williams	603	Fred Hadayia
Ayman Elsalhy	1,000	Williams-Zophin	Michael Buschkiel	601	Altig-Orlovic
Justin Fisher	991	Simon Arias	John Napiza	595	Jatoft-Foti
Pamela Altman	983	Surace-Smith	Elizabeth Conley	591	Kevin Davis
John Galindo	962	David Hausman	Jose Carvajal	590	Laura Fisher
Cory Hobbs	957	Mark Hancock	Lewis Clack	587	Williams-Zophin
Peter Van Der Westhuizen	921	Richard Correa	Nicholas Triantafyllidis	587	Philip Prata
Dustin Brooks	920	Jeff Thiel	Regina Duval	581	Richard Correa
Martha Zelaya	912	Altig-Orlovic	Christopher Vasu	576	Surace-Smith
Charley Forshee	910	Jeremy Welch	Thomas King	572	Altig-Orlovic
Randy Ocampo	910	Altig-Orlovic	Drew Frazier	569	Slav Bitman
Lynn Jordan	909	Dorian Oldham	Thaddeus Stansberry	560	Joseph Diecedue
Antonio Reyes	902	Simon Arias	London Burnett	559	Surace-Smith
Andrew Melanson	884	Imran Satti	Spencer Rowland	558	Altig-Orlovic
Tyler McKnight	879	Altig-Orlovic	Joshua Cosentino	554	Simon Arias
Robert Recker	878	Simon Arias	Ronald Knight	552	Steve Friedlander
Jordan Freeman	864	Steve Greer	Gavin Chung	551	Scott Rehberg
Jeremie Dupuis	859	Imran Satti	Brian Block	551	Altig-Orlovic
Christopher Akins	858	Laura Fisher	Reuben Rios-Cruz	547	Matt Henderson
Hal Herman	851	Oldham-Bianchi	Iman Masboob	544	Theodore Pappas
Nneka Nwani	850	Sabrina Lloyd	Elyse Bryan	536	Fred Hadayia
Antony Moore	846	Bob Wingate	Amanda Irving	536	Javier Sandoval

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0107

0102

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ANNIVERSARIES

32 Years of Service

John Jatoff, SGA
25 Years of Service
 Doreen Ryan-Foti, RGA
23 Years of Service
 Jerry Hartnett, PR
21 Years of Service
 Tom Williams, SGA
17 Years of Service
 Ken Altizer, PR
15 Years of Service
 Erin McKee, PR
14 Years of Service
 Bobby Gujral, RGA
 Krissa Vasu, RGA
12 Years of Service
 Erica Dalager, PR
 Vann Durham, GA
 David Wang, RGA
11 Years of Service
 Samuel Cohen, RGA
 Zachary Hart, MGA
 Nancy Myers, AGT

Ryan Stenglein, RGA
 Thomas Tulowiecki, AGT

10 Years of Service

Sonny Gurney, MGA
 Tasha Tucker, AGT
 Rachelle Valdez, PR
9 Years of Service
 Samuel LaSala, RGA
 Devin Phillips, MGA
8 Years of Service
 Samantha Chui, SGA
7 Years of Service
 Larry Chick, AGT
 George Lahamedjian, AGT
 Michael Vasu, RGA
 Paul Winslow, PR
6 Years of Service
 Jackie Alston, AGT
 Mark Beckford, SGA
 Carlo Bonifazi, MGA
 Kathryn Chaisson, RGA
 Dustin Dunbar, AGT
 Marcus Howard, AGT

Lee Jeffers, MGA
 Daniel Jones, AGT
 Stephen Matous, PR
 AshLynn Orng, MGA
5 Years of Service
 Sarai Castanon, RGA
 Mark Flemm, PR
 Katherine Kidder, PR
 Nicholas Lorence, RGA
 Catherine Minor, RGA
 Amanda Mlinaz, PR
 Gary Rothman, PR
4 Years of Service
 Hether Adams, PR
 Michael Baguer, AGT
 Daniel Bauer, MGA
 Maria Diringer, AGT
 Larry Finch, GA
 Jeremy Harbin, AGT
 Maria Lealaialoto, AGT
 Dianna Lueke, PR
 Marcus Noel, GA
 Richard Nypower, SA

Chad Panzer, SGA
 Apiseka Papa, AGT
 Aaron Parks, MGA
 Dan Rubio, SGA
 Daniel Toshner, RGA
 Josh Wheeler, GA
 Jessica Wilhite, RGA
 Israel Wizenfeld, AGT
3 Years of Service
 Marlene Alen, PR
 Daniel Bernard, GA
 Ruth Charlesworth, AGT
 Brian Culp, RGA
 Hunter Houvener, MGA
 Richard Johnson, MGA
 Christine Judge, SGA
 Bradley Kampmeier, AGT
 James Keefer, MGA
 Sione Latuhoi, AGT
 George Murry, PR
 Gary Paluzzi, AGT
 Raymon Reynolds, SA
 Anna Senra, GA

Peer Shmelzer, MGA
 James Smith, GA
 Judith Spade, PR
 Casey Sperzel, SA
 Christina Stableford, PR
2 Years of Service
 Alta Adrien, AGT
 Pamela Altman, SA
 Alisha Armand, GA
 Lora Beronja, AGT
 Denise Berrios, MGA
 Aaron Booth, GA
 Jeremy Broumpton, AGT
 Howard Dotson, AGT
 William Flournoy, SA
 Jordan Freeman, GA
 Bo Gentile, RGA
 Meakie Grice, AGT
 Eluerecia Guzman, GA
 John Hancock, RGA
 Aaron Haynes, GA
 Michael Logue, AGT
 Christopher McFoy, MGA

Patrick O'Brien, MGA
 Jodi Oleson, PR
 Trauja Purifoy, SA
 John Reeves, MGA
 Johna Ryan, MGA
 Josh Schwab, AGT
 Donald Seaburg, AGT
 Andrew Sunkin, AGT
 Felicia Traylor, AGT
 Russell Trujillo, GA
 Teo Underhill, GA
 Kascey Williamson, GA
1 Year of Service
 Hal Adcock, AGT
 Erin Allen, GA
 Liliana Avila, SA
 Katelyn Bailey, SA
 Aurelia Balkovics, AGT
 Jordan Barncord, AGT
 Sondra Batson-Braggs, GA
 Kaydene Bennett, SA
 Gordon Biggums, SA
 Tawana Boyd, GA

Larrye Boykin, SA
 Elyse Bryan, SA
 Dinah Cawthorne, AGT
 Cheng Chang, AGT
 Shawntae Collins, SA
 Enero Cooper, GA
 Patrick Cotton, MGA
 Darren Danico, GA
 Peggy Davenport, SA
 Christopher Davidson, AGT
 Tyrecia Dawes, SA
 Joshua Dishong, SA
 Jennifer Duke, AGT
 Ikani Fifiita, SA
 Hannah Foster-Blaszyk, AGT
 Joshua Franco, GA
 Jenny Gericke, AGT
 Lindsay Gjerde, GA
 Kierra Goodwin, GA
 Brandi Graff, AGT
 Derrick Gray, AGT
 Evelyn Gray, GA
 Carmenlita Green-Harris, AGT

Jose Guerreiro, SA
 Pamela Hacker, AGT
 Carolyn Havens, AGT
 Abby Hermanson, GA
 Daniel Hill, AGT
 Eno Hoffman, SA
 Timothy Hollopeter, AGT
 Bradley Hookfin, AGT
 Robert Hooper, SA
 Ashlee Hutchins, GA
 Gregory Johnson, AGT
 Irvin Johnson, GA
 Kevin Jones, AGT
 Grace Jongejan, AGT
 Soyoung Kang, SA
 James Kelly, SA
 Paul Kelly, RGA
 Ronald Knight, SA
 Shane Knowles, PR
 Darren Kwong, GA
 Jahara Lewis, GA
 Jaybe Lewis, AGT
 Richard Mansfield, RGA

Iman Masboob, SA
 Ciera Matafai, AGT
 Isaiah Matafai, SA
 Kayla McIver, GA
 Jordan McQuaid, SA
 Peter Mello, GA
 Graham Miller, AGT
 Mohammed Moalawi, SA
 Josses Montumer, AGT
 Marcus Moody, SA
 Courtney Moore, GA
 Brendyn Muise, AGT
 Joy Nardone, MGA
 Rajendra Narine, GA
 John Nguyen, SA
 Oscar Ortiz, SA
 Bobby Parker, SA
 Zenola Ransom, AGT
 Nathanael Rathjen, SA
 Victor Restrepo, GA
 Robert Richman, SA
 Anthony Sava, SA
 Travis Self, SA

Prabesh Shakya, GA
 Rebecca Southey, SA
 Michael Stuver, SA
 Nina Sugawara, AGT
 James Summers, SA
 Vaimalaala Taufa, AGT
 Dangelo Thomas, AGT
 Richard Troop, GA
 Twanna Tucker, AGT
 Sina Tuilaepa, AGT
 Kim Vance, SA
 Heather Wagner, AGT
 Eran Walters, SA
 Cherylece Watkins, SA
 Rodney Wilson, AGT
 Miles Yoshida, SA

PROMOTIONS

State General Agent

Chad Panzer
Regional General Agent
 Sarai Castanon
 Steven D Cox
 James Gray
 Rita Haidinger
 John Hancock
 Samuel LaSala
 Michael LiBassi
 Aaron Ralston
 Paul Samra
Master General Agent
 Tiqua Anderson
 Mario Chavez
 Christopher Chunn
 Aldina DaRosa
 Tere Diamond
 Donald Dowbor
 Harold Durana

Gabriel Feldmann
 Anita Ferris
 Cory Hobbs
 Alfred Huggins
 Edona Hughes
 Tamara Hughes
 Jean Joseph
 Ryan Leong
 Christopher McFoy
 William Myatt
 Orett Nelson
 Patrick O'Brien
 Chad Potts
 Samuel Quinones
 Jonathan Russell
 Kyle E Taylor
 Thomas Tiller
 Joshua Williams
60% General Agent
 Elizabeth Conley

John Galindo
 Michael Gerstein
 Steve James
 Irvin Johnson
 Jacob Raine
 Darwin Roman
 Gretchen Spain
 Jessica Stice
 Timothy Stocker
57.5% General Agent:
 Musediq Abdul
 Daniel Bernard
 Brady Braaten
 Britton Costa
 Xander Davis
 Maurice Doucette
 Aaron Dupras
 Kelvin Fernandez
 Blake Handrick
 David Hefflin

Megan Herickhoff
 Carlos Myers
 Cody Nechiporenko
 Lisa M Richardson
 Caio Rosa
 Michael Shaba
 Jacob Sovey
 Clinton Spaeth
 Richard Troop
 Christopher Vasu
 Richard Whyte
55% Supervising Agent
 Shelbi Adams
 Gregory Akre
 Clara Alas
 Tara Beach
 Susan daCruz
 Larry Daniels
 Calden Ford
 Bradley Gaspard

Gary Gottlieb
 Stephen Gross
 Jose Guerreiro
 Jamey Haugen
 Joseph Havlik
 Alta Herpel
 Amanda Hogan
 Carlos Huesca
 Christopher Jewell
 Elliott Johnson
 Wilbert Lewis
 Melody McCrea
 Gloria Moreno
 Duni Olusegun
 Shirley Patrick
 Bradley Pierson
 Courtney Roseburrow
 Vasha Sanders
 Maria Santiago
 Tenisha Seay

Donavan Smith
 Maria Soliz
 Robert Spencer
 Ashley Tharp
 Heather Trehan
 Regan Vorndran
 Cindi Walker
 Ryan Welty
 Sabrina Widner
 Junnell Wright
52.5% Supervising Agent
 Daniel Acosta
 Twalya Alexander
 Jenny Alvarez
 Jorge Alvarez
 Andrew Angleton
 Josephine Archuleta
 Ebenezer Asabere
 Keith Babin
 Andrew Barendt

Thomas Barto
 Daniel Bean
 Linh Bui
 Carly Burns
 Pedro Claro
 Linda Craddock
 Patrick Davis
 Stacy Deurlein
 Carl Dillitte
 Bilal Farsakh
 Sean Flagler
 Robert Ford
 Deborah Fortes
 Nicholas Gaines
 James Gallo
 Betty Gengler
 Krystal Gordon
 George Green
 David Grovu
 Evelyn Gutierrez

Nigel Hales
 Andrea Hatcher
 Jessica Jasinski
 Joshua Joers
 Charlett Johnson
 Niessa Johnson
 Zachariah Johnson
 Cassandra Jones
 Darnelle Keala
 Rory Larkin
 Donald Lee
 Katherine Lorenz
 Lissette Martinez
 Patricia Nurse
 Christopher Oliver
 Saia Paea
 Erica Pagano
 Allie Parrish
 Andrea Petti
 Michael Poaps

Nathanael Rathjen
 Joseph Ray
 Thomas Reddoch
 Gayle Remner
 Anthony Riddle
 Susan Roberts
 John Rohner
 Oscar Sabogal
 Anthony Sava
 Stephanie Saxe
 Sherry Schick
 Robert Schmidt
 Michael Schroeder
 Emma Sermos
 Charles Shafor
 Asghar Shoghi
 Robert Shondel
 Alex Smith
 Corey Smith
 Gilana Smith

Casey Sperzel
 Caleb Spore
 Shelley Suggett
 Amanda Svestika
 Lindsey Swanke
 Brittany Sykes
 Sherri Thompson
 Orrin Tyson
 Sandra Underwood
 Fernanda Vaslet
 Matthew Vowell
 Pamela Warren
 Michael Welsch
 Janel Wilder
 Gregory Wolfe
 Gjerjgi Zemblaku

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Michelle Crowe	6	Simon Arias	Kathrine West	2	Alt-Orl-Venekamp	Stephen Giddens	2	Steve Greer
Veronica Carrion	5	Bob Olson	Britton Costa	2	Simon Arias	Rebekah Spindler	2	Steve Greer
Anthony Batista	4	Theodore Pappas	Albert Kauderer	2	Simon Arias	Ibrahim Bah	2	Fred Hadayia
Harynarine Ramoutar	4	Theodore Pappas	Evan Kendall	2	Simon Arias	Maren Conway	2	Fred Hadayia
Nejala Mackey	3	Slav Bitman	Ronald Kutruff	2	Simon Arias	Peter McEnaney	2	David Hausman
Barbara Seyoum	3	Samantha Chui	Joey Lin	2	Josh Chalom	Gary Bowen	2	Matt Henderson
Jeffrey Pearce	3	Steve Friedlander	Teanna Lester	2	Samantha Chui	Danae Manwill	2	Jatoft-Foti
Ashley Tharp	3	Maria Greene	Gayle Remner	2	Scott Davis	Gregory Akre	2	Chris Jordan
William Cline	3	Mark Hancock	Kenneth Johnson	2	Joseph Diecedue	Duane Shaw	2	Sabrina Lloyd
Muhammed Ashraf	3	David Hausman	Liliana Avila	2	Steve Friedlander	Ronald Washington	2	Tim McAdams
Joshua Hill	3	Sabrina Lloyd	Graham Carter	2	Steve Friedlander	Christopher Alderson	2	Eric Neal
Ismail Mori	3	Theodore Pappas	James Kelly	2	Steve Friedlander	David Schanuel	2	Dorian Oldham
Jeremie Dupuis	3	Imran Satti	Tilly Roebeck	2	Steve Friedlander	Todd Harding	2	Oldham-Bianchi
Sharlene Key	2	Altig-Orlovic	Christopher Mendes	2	Giglione-Ackerman	Bernardo Estevez	2	Theodore Pappas
Jonathan Ng	2	Altig-Orlovic	John Nasti	2	Giglione-Ackerman	Mir Khan	2	Theodore Pappas
Dorothy Niederer	2	Altig-Orlovic	Kevin Holloran	2	Maria Greene	Mohammed Moalawi	2	Theodore Pappas
Jennifer Strickling	2	Altig-Orlovic	Jason Levasseur	2	Maria Greene	Juan Justiniano	2	Cisco Perez

GA continued

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Mark Hileman	2	Desi Dimitrova	Bryan Froneyberger	2	Chris Hernandez	Keith Coscia	2	Surace-Smith
Ernest Rowe	2	Laura Fisher	Harold Durana	2	Jatoft-Foti	Tony Geer	2	Surace-Smith
Tere Diamond	2	Steve Friedlander	John Napiza	2	Jatoft-Foti	Anthony Theriault	2	Surace-Smith
Anita Ferris	2	Steve Friedlander	Douglas Slagboom	2	Chris Jordan	Daniel Walton	2	Surace-Smith
Vatapuia Vavau	2	Steve Friedlander	Drew Burdi	2	Sabrina Lloyd	Dustin Brooks	2	Jeff Thiel
Eluercia Guzman	2	Maria Greene	Thomas Kijanowski	2	Sabrina Lloyd	Christopher Earle	2	Williams-Zophin
Karen Barbour	2	Steve Greer	Tawana Boyd	2	Tim McAdams	Ayman Elsalhy	2	Williams-Zophin
Valerie Cormier	2	Steve Greer	Melody Short	2	Travis Moody	Amanda Zophin	2	Williams-Zophin
Jordan Freeman	2	Steve Greer	Kyle E Taylor	2	Travis Moody	Michael Roe	2	Bob Wingate
Larry Giddens	2	Steve Greer	Hal Herman	2	Oldham-Bianchi	Brandon Smith	2	Bob Wingate
Erna Gasanin	2	Fred Hadayia	David Rockway	2	Bob Olson	Dwelyn Smith	2	Bob Wingate
Debra Hunter	2	Fred Hadayia	Jessica Stice	2	Bob Olson	Mary Reed	2	Matt Wolfanger
Zbigniew Stankiewicz	2	Fred Hadayia	David Rigney	2	Scott Rehberg			
Amr Shater	2	David Hausman	Mark Diebolt	2	Paul Rumbuc			
Chad McLaughlin	2	Matt Henderson	Brian Allt	2	Imran Satti			
Reuben Rios-Cruz	2	Matt Henderson	London Burnett	2	Surace-Smith			
Matthew Cartwright	2	Chris Hernandez	Matthew Conrad	2	Surace-Smith			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Mark Glazer	8	Theodore Pappas	Tevita Tupouniua	4	Steve Friedlander	Christine Barbour	3	Steve Greer
Paul DeRenzo	6	Simon Arias	Rajendra Narine	4	Giglione-Ackerman	Lawrence Smith	3	Steve Greer
Ruben Santillana	6	Steve Friedlander	Thomas Soloweyko	4	Steve Greer	Donald Dowbor	3	Mark Hancock
Timothy Watson	5	Slav Bitman	Antonio Davidson	4	Mark Hancock	Andrew Mar	3	David Hausman
Michael Gerstein	5	Giglione-Ackerman	Cory Hobbs	4	Mark Hancock	Antonio Evans	3	Chris Hernandez
Jennifer Kinder	5	Dorian Oldham	Cynthia Schneiderman	4	Sabrina Lloyd	Peter Kwiatkowski	3	Chris Hernandez
Alon Fischer	5	Theodore Pappas	Kevin Huber	4	Eric Neal	Eric Schwabauer	3	Chris Jordan
Louis Giogaia	5	Theodore Pappas	Danielle Arena	4	Cisco Perez	Brandon Baker	3	Travis Moody
Marcus Noel	5	Imran Satti	Unique Hunnicutt	4	Alex Roland	Nicholas Moore	3	Oldham-Bianchi
Aaron Dunlap	4	Simon Arias	Kevin Holtz	4	Surace-Smith	Delilah Abuosba	3	Bob Olson
Charles Ferrari	4	Simon Arias	Nicole Sanders	4	Surace-Smith	Shahab Mahdavejnad	3	Theodore Pappas
Ileana Rosas	4	Cohen-Cohen	Josh Wheeler	4	Surace-Smith	Peter Mello	3	Cisco Perez
Kyle Wrobel	4	Cunningham-Weatherspoon	Aja DeVore	3	Altig-Orlovic	Aaron McLean	3	Imran Satti
			Kendra Orng	3	Altig-Orlovic	Ryan Fickert	3	Surace-Smith
			Erin Allen	3	Richard Correa	David Guzman	3	Surace-Smith
			David Hefflin	3	Scott Davis	Lewis Clack	3	Williams-Zophin
			Xander Davis	3	Chad Deley	Juan Cardona	3	Bob Wingate
			Jorge Guerra	3	Giglione-Ackerman	Ryan Hernandez	3	Bob Wingate
			Ashlee Hutchins	3	Giglione-Ackerman	Jackie Taylor	3	Bob Wingate
						Annalynn Macugay	2	Altig-Orlovic
						Rodney Mori	2	Altig-Orlovic
						Matthew Porter	2	Altig-Orlovic
						Levi Stearns	2	Altig-Orlovic

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jason Bratin	18	Theodore Pappas	Mack Doby	5	Joseph Diecedue	Dustin Rushin	4	Bob Wingate
Syed Quadri	13	Theodore Pappas	Samuel Cohen	5	Fred Hadayia	Richard Dyer	3	Jason Adamo
Emmanuel Villasenor	10	Bob Wingate	Humberto Quintero	5	Matt Henderson	Pamela Furuya	3	Altig-Orlovic
Ransey Vazquez	9	Bob Olson	Doreen Ryan-Foti	5	Jatoft-Foti	Blake Higuchi	3	Altig-Orlovic
Justin Adams	8	Simon Arias	Steven King	5	Sabrina Lloyd	Trevor Mayer	3	Altig-Orlovic
Mavrick Fredericks	8	Giglione-Ackerman	Brett Gryska	5	Oldham-Bianchi	AshLynn Orng	3	Altig-Orlovic
Evan Holzhauer	8	Giglione-Ackerman	Stephen Jubrey	5	Oldham-Bianchi	Matthew Willrodt	3	Alt-Orl-Venekamp
Moswen Taylor	8	Mark Hancock	Nasr Quadri	5	Theodore Pappas	Aaron Parks	3	Simon Arias
Raymond Risucci	8	Dorian Oldham	Steven King	5	Paul Rumbuc	Brian Welsh	3	Simon Arias
Matthew Diulus	7	Simon Arias	Lamine Diakhate	5	Imran Satti	Stacey Davis	3	Samantha Chui
Ofa Tupouniua	7	Steve Friedlander	Robert Dunn	5	Surace-Smith	Richard Lyddon	3	Richard Correa
Sara Welch	7	Steve Friedlander	Natalie Wagner	4	Altig-Orlovic	Crystal Lynch	3	Richard Correa
Richard Barbour	7	Steve Greer	Michael Clemente	4	Simon Arias	Matthew Turnquist	3	Richard Correa
Mark Corkrean	7	Steve Greer	Dan Nebraski	4	Simon Arias	Patrick Cotton	3	Chad Deley
Michael Laramie	7	Steve Greer	Gian-Paolo Diberardo	4	Brandon Cooley	David Romfoe	3	Chad Deley
Zach Otto	7	Sabrina Lloyd	Krista Thieme	4	Brandon Cooley	Brian Sundberg	3	Chad Deley
Brent Arbour	7	Cisco Perez	Steve Svendsen	4	Richard Correa	Joshua Jackson	3	Joseph Diecedue
Zachary Hart	7	Surace-Smith	Ryan Hall	4	Laura Fisher	Alfred Taren	3	Desi Dimitrova
Randy Teyssier	6	Simon Arias	Aaron Garcia	4	Maria Greene	Ricardo Grandt	3	Laura Fisher
Marko Jankovic	6	Cohen-Cohen	Kenneth Greer	4	Steve Greer	Steven D Cox	3	Steve Friedlander
John Ophals	6	Cunningham-Weatherspoon	John Hancock	4	Mark Hancock	Anita Ferris	3	Steve Friedlander
Matthew Girard	6	Maria Greene	Sharon Brenner	4	David Hausman	Souleymane Bah	3	Fred Hadayia
Mark Kukielski	6	Eric Neal	Cara DeFiore	4	Chris Hernandez	Maria Willgruber	3	Fred Hadayia
Ala Awad	6	Alex Roland	Cameron Moore	4	Chris Jordan	Christopher Favor	3	David Hausman
Matthew Parks	6	Surace-Smith	James Allen	4	Travis Moody	Mary-Delores Ayarzagotia	3	Matt Henderson
Noel Rose	6	Williams-Zophin	Michael Romeo	4	Oldham-Bianchi	Darren Miller	3	Chris Hernandez
Lucan Schmidt	5	Simon Arias	Travis Picklesimer	4	Surace-Smith	Barry Dillah	3	Sabrina Lloyd
Phillip Jenkins	5	Slav Bitman	Nicholas Zangardi	4	Surace-Smith	Marian Sertler	3	Sabrina Lloyd
Herman Fennell	5	Samantha Chui	Ryan Bisanz	4	Brian Traboulay	Mathew Mealey	3	Travis Moody

RGAs

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Thomas Vena	26	Simon Arias	Patrick Bendure	24	Surace-Smith	Bo Gentile	23	Williams-Zophin

CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGAs – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.



Susan Fuldauer
Vice President of
Public Relations Field Operations

Welcome 2013!

Team PR is *FIRED UP* and *READY TO GO!* We've anticipated the arrival of 2013, spent hours reflecting on the past and working on goals for the New Year. Our action plans have been outlined and now *IT'S TIME* to generate the activity that supports our plans and will help us reach our goals.

Team PR's goal for 2013 is 1.3 million leads. That's right, *1.3 million!* It's within our reach, if we are willing to stretch a bit and move beyond our traditional groups to discover the undiscovered.

To reach this goal through territory objectives will require focus, increased activity, and keeping excellence as our benchmark along the way. Status quo will never get us to 1.3 million leads; it will only move us backward. I'm asking every member of Team PR to dig deep, pull out all the stops and push us to a higher, achievable level of quality lead generation.

In addition to increasing our activity and making that activity count, we must become better story tellers. AIL/NILICO has a great story, but not enough of our groups truly understand what we do and the impact we have, aside from the obvious understanding that we sell great insurance products that help protect our working families. How many of our current and potential groups really know our story? And it's a good story. We strengthen our communities through activism, advocacy, philanthropy, politics and, yes, by selling insurance that protects families in their darkest days. We're proud of our story and that we always take the lead amongst businesses in standing up for social and worker justice.

Our philosophy, volunteerism and multitude of contributions in support of the working class set us apart from and above similar businesses.



For the 2nd year in a row, AIL's Home Office won the Food for Families Chairman's Cup



AIL's Home Office also won a plaque for winning as top contributor in the insurance division

There is good reason for our groups to partner with us. They just need to understand our story, understand who we are and understand the value, beyond insurance, that we bring as we work to protect working families and strengthen our communities.

We, as a company, are excellent at what we do. As individuals, we need to strive for excellence in every action as we move toward our goals. When we reach 1.3 million leads by the end of 2013, you can be assured that excellence will be the norm at every benchmark along the way.

IT'S TIME! WE ARE FIRED UP and READY TO GO!

Contributions listed are from October through December consisting of contributions of \$500 or more.

AMERICAN INCOME & NATIONAL INCOME

- | | |
|---|---|
| \$600,000 — National Labor College | \$5,000 — Midwest Academy - In support for the Midwest Academy event honoring Damon Silvers |
| 10,000 — Ontario Federation of Labour - As a Platinum Sponsor for an Ontario Federation of Labour Monument to Jack Layton | 5,000 — 1199 SEIU - For Local 1199 Sandy Relief Fund |
| 5,000 — British Columbia Federation of Labour - In support of the Dave Barrett Scholarship Fund | 2,500 — Homeless Not Helpless - Made on recommendation of Mike Wolf, Founder of Homeless Not Helpless |
| 5,000 — Elizabeth Glaser Pediatric AIDS Foundation - Made on recommendation of Annie Hill, Secretary-Treasurer of CWA | 1,250 — IBEW - For a display at the 2013 Annual IBEW Construction Maintenance Conference in April 2013 |
| 5,000 — Jobs With Justice Education Fund - As a Silver Sponsor at the 25th Annual Jobs With Justice Anniversary Celebration | 1,000 — Alamo Colleges Foundation - GED Fund - As a bronze level sponsor of the 2012 Fabulous Holiday Brunch - GED Scholarship Fundraiser |

TOP CONTRIBUTIONS OF CENTRALIZED PR

- | | |
|--|---|
| \$3,042 — Operation Christmas Cheer - Donation of food and toys for union members on strike/lockout | \$1,000 — New Democratic Party of Ontario - Donation to Ontario NDP Provincial Elections Efforts |
| 2,500 — Nova Scotia Federation of Labour - Donation to Literacy Program | 1,000 — UFCW Local 27 - Titanium Sponsor for Light the Night Walk |
| 2,000 — AFSCME DC 1707-Donation for Scholarship Fund | 1,000 — Ottawa & District Labour Council - Sponsorship of Ottawa's Labour Day Event |
| 2,000 — New York State AFL-CIO - Convention/Conference | 750 — IBT 42 - Dinner and Ad |
| 2,000 — Food & Drug Council - Convention/Conference | 650 — IBB 13 - Ad |
| 1,600 — Hawaii Credit Union League - Convention and Ad | 600 — SEIU HCII - Raffle Prizes for Christmas Party |
| 1,550 — Metropolitan Baltimore Council of AFL-CIO Unions - Convention/Conference | 500 — Abate of Illinois - Sponsor for End of Year Membership Party |
| 1,500 — Metropolitan Washington Council, AFL-CIO-Ad | 500 — Abate of Pennsylvania-Silver Sponsor for Seminar |
| 1,250 — Association of California School Administrators - Bronze Sponsor for 2013 Student Services and Special Education Symposium | 500 — Metropolitan Detroit Central Labor Council - Donation for Community Food Baskets Fundraiser |
| 1,150 — Philadelphia Council of the AFL-CIO - Convention/Conference | 500 — SEIU 1199 - Sponsor for Left Labor Project Reception |
| 1,125 — United Labor Agency - Unsung Heroes Award Dinner | 500 — North Bay Labor Council, AFL-CIO - Ad |
| 1,000 — AFSCME Council 75 - Convention | 500 — Boston Labor Council, AFL-CIO (Greater) - Ad |
| 1,000 — IBT 572 - Sponsor for Member Holiday Party | 500 — Baltimore Building and Construction Trades Council - Donation for Holiday Party |
| 1,000 — LIUNA 300 - Sponsor for Retirement Recognition of Mike Quevedo | 500 — Northern CA Carpenters Regional Council - 2012 Moose Feed Luncheon |
| 1,000 — Michigan Moose Association - Donation for Mooseheart Project | |

**NEW
IMPROVED!**



PERSONAL RECRUIT - PRODUCTION BONUS -

December Bonus Payout: **\$59,300**

December Bonus Qualifiers: 129

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Tevita Tupouniua	\$4,900	Mynor Lemus	800	Carl Carlberg	500	Cody Nechiporenko	500
Charles Diulus	1,800	Fuaifale Mauu	800	Devon Chapman	500	David Norman	500
Oscar Portillo	1,600	Michael Clemente	700	Olivia Clark	500	Travis Picklesimer	500
Tere Diamond	1,300	Lamine Diakhate	700	Scott Davison	500	Maria Candice Ann Rezzo	500
Leslie Austin	1,200	Denise Berrios	600	Anita Ferris	500	Alexandra Rojas	500
Albert Serur	1,100	Seth Reising	600	Zachary Frentsos	500	Spencer Rowland	500
Britton Costa	1,000	Musdiq Abdul	500	Aaron Garcia	500	Marc Salvaggi	500
Godfrey Goodrich	1,000	Michelle Anderson	500	Roghie Hassan Loo	500	Brian Schreiter	500
Michael Lindsey	1,000	Daren Baker	500	Dean Jensen	500	Eric Schwabauer	500
Mark Lomonaco	1,000	Rachel Balasingam	500	James Keefer	500	Brandon Smith	500
Lisset Melendez	1,000	Andre Bent	500	Scott Kim	500	Corey Smith	500
Liliana Avila	900	Carolyn Bishop	500	Starlet Luczon	500	Michael Turney	500
Aaron Dunlap	800	Josephine Brown	500	Christopher McGrath	500	Teo Underhill	500
Andy Jaikaran	800	Michael Buschkiel	500	Salema Meleisea	500	Brian Wilson	500



- WHAT ARE YOU WAITING FOR? -

Who couldn't use an extra \$5,000? Just "hire" 3 personal recruits who achieve the production objectives by March 31, 2013. Want more of a good thing? Bring on more than 3 personal recruits and the bonus starts again with the chance for another \$5,000!

Remember, a personal recruit can be a personal acquaintance, friend, family, neighbor, bartender, waitress, mall worker, the guy behind you at the convenience store, or recruits from unique or special recruiting efforts and referrals from in-home recruiting on the laptop.



**NEW
SGA**



Chad Panzer
January 1
Maine

Chad came to AIL four years ago as a personal recruit following a career as an electrician. He achieved the rank of MGA in the Cooley Agency, and says he hadn't really considered the SGA opportunity for himself until President Scott Smith invited him to the McKinney office to discuss it. With no hesitation, Chad says his strongest assets are his work habits and ethics. Chad and wife Rachelle will reside in Bangor with twins Bentley and Brody and daughter Brooke.

NEW LAPTOP TRAINER



Danielle Jankowski
January 1

Danielle joined the Surace-Smith Agency after learning about AIL at a college career fair at the University of Toledo almost 6 years ago. As an RGA, Danielle cites a defining moment when she participated in the set-up of a brand new office. She says that experience opened her eyes to the possibility of having a greater impact on more people, and she credits VP Field Ops Domenico Bertini as her mentor and inspiration. Danielle makes her home in Indianapolis.



LEADERSHIP ACADEMY

Standing Room Only Crowd at January Leadership 101

The McKinney Conference hosted a huge and enthusiastic crowd of SAs and GAs for Leadership Academy 101 January 22-24. As always, the AIL Home Office management team presented a comprehensive and entertaining program with heavy emphasis on the cornerstones of agency building: recruiting, talent management, accountability, training, growth and activity.

Guest SGA speakers for this session were Brandon Cooley, Steve Greer and last year's SGA of the Year, Simon Arias.

Regional Sales Director and 101 facilitator Steve Kafkis opened the session by asking, "Did you come to McKinney to have fun or to learn?" Although the crowd gave the correct answer, there was certainly no shortage of fun in the form of photo ops, contests, etc.

Upcoming Leadership Academy opportunities:

Leadership 201: February 26-28

Leadership 101: April 16-18

"As long as you are going to be thinking anyway, THINK BIG."

— Donald Trump



The bus arrived just under the wire!



The crowd enjoyed some upbeat music by the Black Eyed Peas as they waited for the caffeine to kick in and the meeting to begin.



Steve Kafkis lays the groundwork on the opening day of Leadership 101.

Leadership



Rob Falvo

Executive Vice President
AIL & NILICO

Get Creative in 2013

One of our most fundamental tasks as leaders is the renewal of the organizations we serve, your agencies and this company, and that usually includes persuading your top leaders to accomplish a certain amount of self-renewal.

But my primary mission in this article is not to help you think about others; I want to help you think about yourselves. I take that mission very seriously, and I've thought out what I want to write because I want every sentence to hit its target.

I've learned a good deal about the process of building and maintaining an agency and I know how demanding it is. I have spent much of my time over the last 25 years in the field and I think I have a handle on what is happening.

For those of us in leadership, it is easy to get to a point where we just go through the motions. I don't deride that. This business is getting harder and harder. Just to keep focused and motivated is sometimes an act of courage. But what we all need to be aware of is making sure we and the people we lead are not functioning far below the level of our potential.

When it comes to our work, we have to face the fact that some of us can get stale. If we are really honest with ourselves, we must admit that we can become bored. It doesn't have to be like that. We need to renew our spirit of leadership. We need to do it at the Company level and you need to do it in your agencies.

We need to get creative. We need to paint pictures of grandeur for our Agents, SAs, GAs, MGAs & RGAs. We can't write off the danger of complacency, growing rigidity, being held down by our own comfortable habits and opinions. Take a moment to think about the people around you. How many of them are trapped in fixed attitudes and habits?

We need to feed on *Mutual Dependence*. That means that we need to understand that we need each other. I'm not afraid to say to you and all: I NEED YOU! I hope the feeling is mutual.

Somewhere down the road of time, we are not going to have to answer the question, did we fail? Rather, the question we have to answer will be: did we pick this Company up and move ahead?

"We can't write off the danger of complacency, growing rigidity, being held down by our own comfortable habits and opinions."

Let's be able to answer that YES!

I've been with this Company since 1987 and I know this: *This company has achievers in it — people who are not very good at being complacent or down for very long.*

We all need meaning in our lives and our work. In today's society and corporate culture, YOU/WE have to build meaning into our lives, and we build it through our commitments — whether to our religion, to our family and loved ones and definitely to our work.

I wish you and your loved ones a blessed & prosperous 2013.



COMPANY RECORDS 2012



\$158M
in Production,
9% growth over 2011!



**YTD
RECORD
BREAKER**



Personal Producer
Net ALP YTD: \$530,329
SGA: Altig-Orlovic

Alan Sedaghat

2013 PLAN AHEAD

Last year was one of the most successful in company history. Thank you for the effort and hard work you put forth to make 2012 a success and position us for a great 2013!

IT'S TIME to shake off the dust from 2012 and move forward — let's give it all we've got!



OTHER NOTABLE ACHIEVEMENTS



- Nine of our first ten months were **ALL-TIME** company records
- Our four month quality factor reached an **ALL-TIME** high in 2012
- Coding was up over **30%**
- Agent count grew over **700** agents net
- Management team grew to over **1,500** managers, up **12%**

- Our **PUBLIC RELATIONS** team has been renewed and reinvigorated, with positive growth over 2011, **5** of the past **12** months reflecting **DOUBLE-DIGIT GROWTH**, and a **4TH QUARTER** with over **8%** growth
- First life insurance applications from **EUROPE** were received

Supervising Agents



1. Moli Kaufusi
Auckland, NZ



2. Britton Costa
Pittsburgh, PA



3. Faleuseni Maumau
Auckland, NZ



4. Scott Wheeler
Halifax, NS



5. Robert Richman
Cleveland, OH

December Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Moli Kaufusi	\$90,102	\$99,188	98		Ofa Tupouniua	Steve Friedlander
2.	Britton Costa	64,461	65,028	83		Matthew Diulus	Simon Arias
3.	Faleuseni Maumau	48,348	43,817	97		Ofa Tupouniua	Steve Friedlander
4.	Scott Wheeler	46,889	46,889	90		Robert Kanaan	Imran Satti
5.	Robert Richman	45,978	58,219	83		Matthew Parks	Surace-Smith
6.	Michelle Crowe	45,408	48,274		84.0	Justin Adams	Simon Arias
7.	Richard Whyte	37,745	37,745		86.5	Ryan Bisanz	Brian Traboulay
8.	Michael Shaba	34,508	34,508		81.6	Ryan Bisanz	Brian Traboulay
9.	Alejandro Torruella	31,337	35,214		69.0	Marian Sertler	Sabrina Lloyd
10.	Seselo Asitomani	27,211	28,557	94		Ofa Tupouniua	Steve Friedlander
ALL TIME RECORD: \$286,210 1st Six Mo Agt							
ALL TIME RECORD: \$286,210 Net ALP							

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Michelle Crowe	\$235,817	\$277,968		84.0	Justin Adams	Simon Arias
2.	Adam Huck	228,916	289,144		76.5	Zachary Hart	Surace-Smith
3.	Zachary Frentsos	217,318	233,646		80.2	Robert Dunn	Surace-Smith
4.	Ronnie Patea	206,001	258,534		69.0	Stephen Hill	Steve Friedlander
5.	Marc Salvaggi	199,614	236,462		70.1	Matthew Parks	Surace-Smith
6.	Robert Richman	197,878	265,399	83		Matthew Parks	Surace-Smith
7.	Pamela Altman	197,145	254,105		71.2	Elias Hazen	Surace-Smith
8.	Lawrence Reardon	171,733	224,290		73.2	Thomas Vena	Simon Arias
9.	Daniel Johnson	152,423	196,709		74.5	Zachary Hart	Surace-Smith
10.	Richard Whyte	151,591	151,666		86.5	Ryan Bisanz	Brian Traboulay
ALL TIME RECORD: \$653,097 1st Six Mo Agt							
ALL TIME RECORD: \$959,675 Net ALP							

General Agents



1. Tevita Tupouniua
Auckland, NZ



2. Matthew Conrad
Cleveland, OH



3. Mark Glazer
Flushing, NY



4. Ashley Wenning
Toledo, OH



5. Charles Diulus
Pittsburgh, PA



6. David Guzman
Columbus, OH



7. Nicole Sanders
Cleveland, OH



8. Michael Gerstein
Eatontown, NJ



9. Jennifer Kinder
Overland Park, MO



10. Sokol Fazliu
Pittsburgh, PA

December Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Tevita Tupouniua	\$217,745	\$344,098		81.1	Ofa Tupouniua	Steve Friedlander
2.	Matthew Conrad	72,058	80,376		77.4	Matthew Parks	Surace-Smith
3.	Mark Glazer	67,114	95,251		72.0	Jason Bratin	Theodore Pappas
4.	Ashley Wenning	66,294	69,801		76.1	Daniel Hartwig	Surace-Smith
5.	Charles Diulus	66,005	76,686		70.0	Matthew Diulus	Simon Arias
6.	David Guzman	58,689	101,439		72.9	Zachary Hart	Surace-Smith
7.	Nicole Sanders	57,540	107,764		70.4	Matthew Parks	Surace-Smith
8.	Michael Gerstein	55,215	54,238		76.2	Evan Holzhauser	Gigliano-Ackerman
9.	Jennifer Kinder	55,109	64,209		69.9	Raymond Risucci	Dorian Oldham
10.	Sokol Fazliu	52,589	63,798		80.8	James Keefer	Simon Arias
11.	Vatapuia Vavau	47,152	64,809		84.6	Lucky Faaitiiti	Steve Friedlander
12.	Kaitlyn Good	45,156	58,024	91		Stephen Jubrey	Oldham-Bianchi
13.	David Rigney	44,732	48,947		69.8	Robert Whaffer	Scott Rehberg
14.	Nicholas Moore	44,489	64,151		75.0	Michael Romeo	Oldham-Bianchi
15.	Ryan Fickert	41,594	51,608		71.2	Dustin Dunlap	Surace-Smith
16.	Justin Tyburski	40,298	52,129	96		Justin Adams	Simon Arias
17.	Ruben Santillana	40,132	60,328		85.1	Sara Welch	Steve Friedlander
18.	Jenna Grula	39,453	39,746		82.1	James Keefer	Simon Arias
19.	Cynthia Schneiderman	38,273	40,052	92		Zach Otto	Sabrina Lloyd
20.	Aaron McLean	38,022	39,388		74.5	Ryan O'Malley	Sabrina Lloyd
ALL TIME RECORD: \$441,104 1st Six Mo Agt							
ALL TIME RECORD: \$624,474 Net ALP							

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	David Guzman	\$837,044	\$1,096,046		72.9	Zachary Hart	Surace-Smith
*2.	Tevita Tupouniua	739,074	1,197,152		81.1	Ofa Tupouniua	Steve Friedlander
*3.	Matthew Conrad	718,093	1,016,504		77.4	Matthew Parks	Surace-Smith
*4.	Nicole Sanders	640,677	1,018,258		70.4	Matthew Parks	Surace-Smith
*5.	Alexander Dorey	504,033	584,776		71.0	Robert Kanaan	Imran Satti
6.	London Burnett	478,976	699,544		70.1	Mathew Hart	Surace-Smith
7.	Anthony Theriault	444,690	663,215		80.1	Zachary Hart	Surace-Smith
8.	Josh Wheeler	444,554	537,138		76.4	Robert Dunn	Surace-Smith
9.	Vatapuia Vavau	434,846	519,504		84.6	Lucky Faaitiiti	Steve Friedlander
10.	Ryan Fickert	424,818	529,283		71.2	Dustin Dunlap	Surace-Smith
11.	Elaine Kulawiak	403,522	589,846		77.0	Brett Gryska	Oldham-Bianchi
12.	Jennifer Kinder	388,069	480,679		69.9	Raymond Risucci	Dorian Oldham
13.	Mark Glazer	385,189	550,125		72.0	Jason Bratin	Theodore Pappas
14.	Ashley Wenning	381,146	470,258		76.1	Daniel Hartwig	Surace-Smith
15.	Hal Herman	372,503	961,301		75.5	Stephen Jubrey	Oldham-Bianchi
16.	Zachary Santino	369,360	530,727		75.4	Stephen Jubrey	Oldham-Bianchi
17.	Daniel Walton	367,100	575,492		76.4	Zachary Hart	Surace-Smith
18.	Tyler Stewart	354,112	494,975		77.7	Justin Adams	Simon Arias
19.	William Parmeter	346,783	559,615		73.2	Brett Gryska	Oldham-Bianchi
20.	Andre McCallum	344,658	511,100		70.2	Daniel Hartwig	Surace-Smith
ALL TIME RECORD: \$1,468,394 1st Six Mo Agt							
ALL TIME RECORD: \$2,262,883 Net ALP							

Master General Agents



1. Ofa Tupouniua
Auckland, NZ



2. James Keefer
Pittsburgh, PA



3. Matthew Parks
Cleveland, OH



4. Jason Bratin
Flushing, NY



5. Stephen Jubrey
Rochester, NY



6. Zachary Hart
Columbus, OH



7. Daniel Hartwig
Toledo, OH



8. Robert Kanaan
Halifax, NS



9. Syed Quadri
Flushing, NY



10. Ryan Bisanz
London, ON

December Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$246,749	\$385,729		76.3	Steve Friedlander
2.	James Keefer	135,853	160,364		77.1	Simon Arias
3.	Matthew Parks	129,598	188,070		73.4	Surace-Smith
4.	Jason Bratin	128,532	211,841		69.4	Theodore Pappas
5.	Stephen Jubrey	114,726	218,363		76.8	Oldham-Bianchi
6.	Zachary Hart	107,504	238,725		77.3	Surace-Smith
7.	Daniel Hartwig	93,200	123,722		73.6	Surace-Smith
8.	Robert Kanaan	92,338	120,708		71.4	Imran Satti
9.	Syed Quadri	88,914	111,477		71.4	Theodore Pappas
10.	Ryan Bisanz	79,462	96,536		76.2	Brian Traboulay
11.	Brett Gryska	71,878	152,204		75.6	Oldham-Bianchi
12.	Evan Holzhauser	70,432	68,169		72.6	Giglione-Ackerman
13.	Raymond Risucci	64,644	85,071		73.9	Dorian Oldham
14.	Robert Shafer	61,887	70,969		73.7	Scott Rehberg
15.	Humberto Quintero	60,914	70,817	86		Matt Henderson
16.	Steven Cox	57,387	89,060		78.7	Steve Friedlander
17.	Mack Doby	55,873	61,739		74.8	Joseph Diecedue
18.	Samuel Cohen	55,579	114,615		73.2	Fred Hadayia
19.	Doreen Ryan-Foti	54,771	208,640		74.9	Jatoff-Foti
20.	Mark Corkrean	54,128	54,270		70.6	Steve Greer

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Zachary Hart	\$1,945,629	\$2,939,248		77.3	Surace-Smith
*2.	Matthew Parks	1,421,067	2,185,356		73.4	Surace-Smith
*3.	Ofa Tupouniua	1,230,063	1,814,129		76.3	Steve Friedlander
*4.	Jason Bratin	1,167,216	1,803,994		69.4	Theodore Pappas
*5.	Stephen Jubrey	1,139,962	2,198,130		76.8	Oldham-Bianchi
6.	Stephen Hill	901,140	1,700,970		69.4	Steve Friedlander
7.	Brett Gryska	888,308	1,642,848		75.6	Oldham-Bianchi
8.	Daniel Hartwig	790,049	1,323,883		73.6	Surace-Smith
9.	Samuel Cohen	776,986	1,479,050		73.2	Fred Hadayia
10.	Robert Kanaan	765,998	1,124,368		71.4	Imran Satti
11.	Doreen Ryan-Foti	757,228	2,465,255		74.9	Jatoff-Foti
12.	Raymond Risucci	727,283	996,896		73.9	Dorian Oldham
13.	Elias Hazen	694,286	1,030,727		77.0	Surace-Smith
14.	Darron Hacker	661,980	931,413		72.3	Surace-Smith
15.	Robert Dunn	661,850	981,866		74.2	Surace-Smith
16.	Michael Romeo	635,127	1,216,294		76.8	Oldham-Bianchi
17.	Thomas Vena	632,836	932,496		77.0	Simon Arias
18.	James Keefer	626,391	988,690		77.1	Simon Arias
19.	Randy Teyssier	596,856	870,274		73.6	Simon Arias
20.	Syed Quadri	580,988	857,008		71.4	Theodore Pappas

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Thomas Vena
Pittsburgh, PA



2. Paul Kelly
Auckland, NZ



3. Michael Vasu
Cleveland, OH



4. Patrick Bendure
Columbus, OH



5. Brett Gryska
Rochester, NY

December Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$504,839	\$630,200		72.1	Simon Arias
2.	Paul Kelly	330,784	506,729		77.0	Steve Friedlander
3.	Michael Vasu	299,325	426,925		71.1	Surace-Smith
4.	Patrick Bendure	274,574	500,715		75.0	Surace-Smith
5.	Brett Gryska	186,546	370,507		76.0	Oldham-Bianchi
6.	Levar Morgan	171,153	221,555		71.8	Theodore Pappas
7.	Stephen Jubrey	169,450	328,077		76.9	Oldham-Bianchi
8.	Robert Janev	162,869	196,164		71.0	Sabrina Lloyd
9.	Robert Kanaan	162,385	196,086		71.2	Imran Satti
10.	Jason Bratin	143,887	235,011		70.8	Theodore Pappas

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

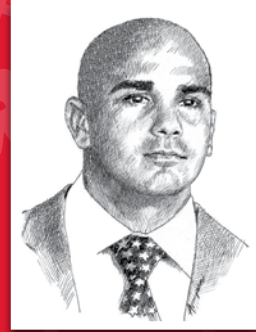
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Patrick Bendure	\$4,461,842	\$6,728,290		75.0	Surace-Smith
*2.	Thomas Vena	4,200,178	6,069,441		72.1	Simon Arias
3.	Michael Vasu	4,042,460	6,157,003		71.1	Surace-Smith
4.	Brett Gryska	2,486,221	4,539,948		76.0	Oldham-Bianchi
5.	Stephen Hill	2,030,174	3,119,221		72.6	Steve Friedlander
6.	Samuel Cohen	1,682,409	2,938,604		72.5	Fred Hadayia
7.	Robert Janev	1,609,086	1,976,607		71.0	Sabrina Lloyd
8.	Stephen Jubrey	1,602,046	3,117,783		76.9	Oldham-Bianchi
9.	Paul Kelly	1,489,195	2,277,553		77.0	Steve Friedlander
10.	Levar Morgan	1,432,010	2,177,544		71.8	Theodore Pappas

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Theodore Pappas
CATEGORY II



Imran Satti
CATEGORY III



Joseph Diecedue
CATEGORY V



Brandon Cooley
CATEGORY VI



Philip Prata
CATEGORY VII



Jeremy Welch
CATEGORY VIII



Top Rookie

Dorian Oldham
Net ALP \$100,686



Top Start-Up

Gevorg Yanukyan
Net ALP \$37,857

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

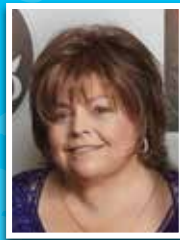
Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	71.9	71.9	\$660,276	\$347,000	190	30.4	221
	Steve Friedlander	72.6	72.6	578,844	650,000	89	11.7	101
II	Theodore Pappas	71.9	71.9	\$345,624	\$217,000	159	49.3	209
	Bob Olson	70.5	70.5	163,901	182,000	90	15.6	106
	Richard Correa	74.2	74.2	131,778	158,000	83	11.4	95
III	Imran Satti	73.5	73.5	\$181,683	\$147,000	124	32.8	156
	Steve Greer	70.1	70.1	157,975	139,000	114	19.3	133
	Matt Henderson	69.6	69.6	155,238	139,000	112	14.1	126
V	Joseph Diecedue	72.8	72.8	\$140,629	\$104,000	135	90.1	225
	Sabrina Lloyd	70.6	70.6	162,870	104,000	157	66.4	223
VI	Brandon Cooley	75.2	75.2	\$128,609	\$143,000	90	53.3	143
VII	Philip Prata	74.1	74.1	\$77,740	\$80,000	97	12.6	110
VIII	Jeremy Welch	71.8	71.8	\$82,519	\$70,000	118	65.7	184

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	71.9	71.9	\$7,454,727	\$4,164,000	179	60.9	240
	Surace-Smith	73.9	73.9	8,500,060	6,120,000	139	22.2	161
	Williams-Zophin	69.7	69.7	2,837,603	2,700,000	105	47.4	152
	Oldham-Bianchi	75.9	75.9	3,632,730	3,384,000	107	19.4	127
II	Theodore Pappas	71.9	71.9	\$2,852,435	\$2,604,000	110	19.9	129
	Fred Hadayia	72.7	72.7	2,113,714	1,896,000	111	10.5	122
	Bob Olson	70.5	70.5	2,044,504	2,184,000	94	23.0	117
III	Steve Greer	70.1	70.1	\$2,171,332	\$1,668,000	130	37.4	168
	Matt Henderson	69.6	69.6	1,727,534	1,668,000	104	38.3	142
	Imran Satti	73.5	73.5	1,691,708	1,764,000	96	18.5	114
	Chris Hernandez	78.1	78.1	1,256,323	1,541,000	82	12.0	94
IV	Slav Bitman	72.6	72.6	\$1,338,847	\$1,356,000	99	41.2	140
V	Sabrina Lloyd	70.6	70.6	\$1,615,270	\$1,248,000	129	76.4	206
	Joseph Diecedue	72.8	72.8	1,463,160	1,248,000	117	31.6	149
VI	Brandon Cooley	75.2	75.2	\$1,737,435	\$1,608,000	108	97.1	205
VII	Philip Prata	74.1	74.1	\$1,010,747	\$960,000	105	40.3	146
VIII	Jeremy Welch	71.8	71.8	\$1,093,709	\$840,000	130	85.0	215

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Dorian Oldham	73.7	73.7	\$100,686
	Cunningham-Weatherspoon	69.9	69.9	99,546
	Alex Roland	69.1	69.1	96,181
	James Bailey	69.3	69.3	22,969
Start-Up	Gevorg Yanukyan	94	94	\$37,857
	Javier Sandoval	69.9	69.9	37,110
	Samantha Chui	70.5	70.5	33,231
	Jason Adamo	72.3	72.3	31,313
	Scott Davis	86	86	27,380
	Chris Lussier	93	93	11,333

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Cunningham-Weatherspoon	69.9	69.9	\$1,562,883
	Alex Roland	69.1	69.1	1,423,655
	Dorian Oldham	73.7	73.7	1,281,030
	James Bailey	69.3	69.3	504,198
Start-Up	Jason Adamo	72.3	72.3	\$514,174
	Samantha Chui	70.5	70.5	402,058
	Javier Sandoval	69.9	69.9	345,333
	Scott Davis	86	86	180,613
	Gevorg Yanukyan	94	94	106,734

Public Relations



1. Malka Arony
CATEGORY I
Phoenix, AZ



2. Vivian Dwyer
CATEGORY I
Hartfield, VA



1. Mary Kay McPherson
CATEGORY II
Burleson, TX



2. Robin Andrade
CATEGORY II
Malden, MA



1. David Blaisdell
CATEGORY III
Goodlettsville, TN



2. Mark Flemm
CATEGORY III
Pittsburgh, PA



1. Paul Winslow
CATEGORY IV
St. Louis, MO



2. Amanda Mlinaz
CATEGORY IV
Plymouth, WI



1. Jodi Oleson
Oshkosh, WI



1. Mary Kay McPherson
Burleson, TX



1. Jason Beckman
Dallas, TX

Public Relations categories are as follows:
 Category 1: Population over 8,500,000
 Category 2: 6,500,000 to 8,499,999
 Category 3: 4,000,000 to 6,499,999
 Category 4: Under 4,000,000

ROOKIE: Reps with 2011 Hire Date

ICEBREAKER: Reps with 2012 Hire Date

PR MANAGER: Points earned based on overall growth for respective territories and percentage of Manager's team earning a monthly PR Bonus. If there is a tie for points earned, Top Manager determined by who has highest growth percentage.

December Production				
Category	Rank	Name	Production in Cards	Manager
I	1	Malka Arony	2,969	AZ / Susan Fuldauer
	2	Vivian Dwyer	2,235	VA / Jessica Ingerick
	3	Rona Pileggi Spano	1,910	Chicago / Dawn Trudden
	4	Larry Lozano	1,657	Nor Cal & Reno / Chuck Hill
	5	Brenda Di Somma	1,456	NJ / Brian Ryan
II	1	Mary Kay McPherson	2,989	Dallas / Jason Beckman
	2	Robin Andrade	2,106	E Mass & RI / Susan Kelleher
	3	Maureen Roberts	1,533	NY State / JT Tasker
	4	Rosanna Gill	1,248	N FL / Carmella Blitch
	5	Bernard Weaver	1,245	PA / Katherine Kidder
III	1	David Blaisdell	3,609	TN & SW NC / Beth Farm
	2	Mark Flemm	2,804	PA / Katherine Kidder
	3	Tamara Williams	2,444	IN / Michelle Baxter
	4	Nicole Schneider	2,078	MN / Erica Dalager
	5	Katherine Kidder	1,412	PA / Denise Gilbert
IV	1	Paul Winslow	3,443	St Louis / Cindy Cleary
	2	Amanda Mlinaz	1,864	WI / Laurie Onasch
	3	Dion Dizon	1,611	HI / Daryl Barnett
	4	John Wagner	1,218	Southern OH / Michelle Baxter
	5	Darrell Dorey	1,035	Maritimes / Debbie Enstedt
Rookie	1	Jodi Oleson	1,031	WI / Laurie Onasch
IceBreaker	1	Mary Kay McPherson	2,989	Dallas / Jason Beckman

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production				
Category	Rank	Name	Production in Cards	Manager
I	*1	Malka Arony	28,350	AZ / Susan Fuldauer
	*2	Mark Gagliardi	27,596	N Cal & Reno / Chuck Hill
	3	Chuck Hill	21,983	N Cal & Reno / Larry Strong
	4	Rona Pileggi Spano	21,738	Chicago / Dawn Trudden
	5	Brenda Di Somma	20,920	Chicago / Dawn Trudden
II	*1	Robin Andrade	24,617	E Mass & RI / Susan Kelleher
	*2	Maureen Roberts	10,666	NY State / JT Tasker
	3	Erica Dalager	10,042	MN / Laurie Onasch
	4	Bernard Weaver	9,609	PA / Katherine Kidder
	5	Timothy Leary	9,444	NY State / JT Tasker
III	*1	Katherine Kidder	16,791	PA / Denise Gilbert
	*2	Tamara Williams	14,721	IN / Michelle Baxter
	3	David Blaisdell	13,579	TN & SW NC / Beth Farm
	4	Mario Soljan	13,261	NZ / Steve Friedlander
	5	Julia DiBartolomeo	12,838	AZ / Malka Arony
IV	*1	Paul Winslow	22,405	St Louis / Cindy Cleary
	*2	Ken Altizer	18,992	WV / Michelle Baxter
	3	Darrell Dorey	15,304	Maritimes / Debbie Enstedt
	4	Anna Guido-Rohrer	14,320	Southern OH / Michelle Baxter
	5	Shane Knowles	11,101	ME & NH / Susan Kelleher

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

December Results			
Rank	Name	Points Earned	Director
1.	Jason Beckman	10	Patti Morgan
2.	Cindy Cleary	10	Patti Morgan
3.	Dawn Trudden	10	Denise Gilbert
4.	Michelle Baxter	10	Denise Gilbert
5.	Beth Farm	9	Patti Morgan

YTD Results			
Rank	Name	Points Earned	Director
*1.	Susan Kelleher	97	Laurie Onasch
*2.	Cindy Cleary	96	Patti Morgan
*3.	Jacqueline de Vooght	94	Debbie Enstedt
4.	Dawn Trudden	90	Denise Gilbert
5.	Michelle Baxter	86	Denise Gilbert

Congratulations to our December Bonus Earners!

Hether Adams	Susan Gilbert	Lacy Martin	Nicole Schneider
Sue Akers	Rosanna Gill	Stephen Matous	Crystal Senour
Marlene Alen	Laurie Gruber	Lisa McGee	Patrena Smith
Jennifer Allen	Lisa Guay	Erin McKee	John Smyth
Ken Altizer	Anna Guido-Rohrer	Mary Kay McPherson	Mario Soljan
Robin Andrade	Holland Harriss	Thomas Meadows	Rona Pileggi Spano
Gabriela Berloni	Jerry Hartnett	Mollie Miller	Donald Spohn
David Blaisdell	Jenny Hearn	Amanda Mlinaz	Jennifer Sprout
Fran Christie	Shad Henderson	George Murry	Christina Stableford
Cheryl Cook	Krissa Hensley	Lou Nell Busby	Shey Stout
Christa Davis	Dee Hettinger	Pater Nielsen	Sarah Thomson-Dufrechou
Robin Denham	Brett Hulme	Tim O'Connor	Jessica Treybick
Brenda Di Somma	Randi Kapchinske	Jodi Oleson	Leo VanDenBussche
Julia DiBartolomeo	Sandra Knapp	Steve Orcherton	Bill Verbeten
Dion Dizon	Shane Knowles	Kathleen Pappas	John Wagner
Darrell Dorey	Marilyn Kohlhase	Nicole Pate	Jace Wainwright
Michelle Dorey	Michelle Korb	Janis Pitts	Al Wall
Vivian Dwyer	Donna LaMontagna	Elizabeth Reyer-Corley	Bernard Weaver
Viki Farr	Timothy Leary	Maureen Roberts	Tamara Williams
Lee Fivenson	Kenneth Lett	Cas Robinson	Paul Winslow
Mark Flemm	Jacqueline Lowe	Chas Robinson	Yvonne Zarathustra
Mark Gagliardi	Larry Lozano	Irene Rurycz	

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Billy Robertson	\$745	Krystal Gordon	\$683	Nneka Nwani	\$642	Tonya Best	\$601	Johdan Laureano	\$560
Dawn LeBlanc	740	Candice Oliver	681	Samuel Vasquez	638	Daniel Zapata-Varona	600	Rami Tannenbaum	558
Imelda Calderon	739	Erin Murray	681	Greyson Park	638	Samvel Tigranyan	599	Corey Moore	558
Lori Dacyk	735	Ronald Rowe	680	Mary Hildebrandt	637	Michelle Anderson	598	Christine Laszewski	557
Jeffrey MacBain	733	Chad Eustis	679	Fuaifale Mauu	637	Odilia Goulart	597	Adam Rodness	554
Epenesa Frost	732	Bilal Farsakh	679	Vakhtang Nazaryan	636	Rebecca Maye	597	Darwin Roman	554
Roberto Padua	732	Daniel Melendez	678	Gregory Madrid	636	Trevor Mayer	596	Karmela Smud	553
Lleison Martinez	732	Jordan Albright	678	Collin Cambridge	635	Danielle McKay	594	Casey Mason	553
Kyle Bennett	731	Valentin Martinez	678	Teremaki Temu	635	Robert Phillips	594	Jarieu Bayoh	553
Patricia Nurse	730	Patrick Guthrie	677	Joseph Gannon	634	Robinson Parramejia	594	Bryson Lay	552
Bart Price	727	Joey Kennedy	676	Stephen Giddens	633	Veselin Filchev	593	Kavneet Bhalla	552
Jemima Mozard	725	Adam Sharp	675	David Emery	633	Vic Grigorian	592	Salvatore Arena	551
James Dockrill	722	Lenora Blackstone	673	Evan A Reich	632	Randy Manzanares	592	John Sanchez	551
Megan MacLean	721	Deborah Fortes	673	John McClaran	632	Joseph Cost	590	Shannon Purvis	551
Jamie Perse	720	Gary Dillon	672	Michael Trinh	631	Paul Durra	589	Areshbekau Wint	550
Allie Parrish	719	James Lantz	672	Beth Snow	630	Theresa Perea	589	Justin Notaro	550
Olja Marjanovic	719	Brandon Hopf	672	Christopher Straccialini	630	Robert Beebe	587	Mynor Lemus	550
Andrew Creamer	719	Blake Handrick	672	Joseph Hedborn	629	Melody Pentland	586	Sarai Castanon	550
Geraldine Kern	718	Robert Kats	671	Diane Peters	629	Michael Nolan	586	Carolyn Chavis	549
Betty Hewlett	715	Robert Jakubiak	671	Jordan Smith	629	Robert Sabo	585	Shelby Poston	549
Joy Horcajo	714	Amber Akins	671	Michaela Williamson	628	Jayquan Adams	581	Muhammed Ashraf	549
Paul Basek	713	Suifua Autufuga	670	Andrea Barenholtz	627	Ryan Taylor	581	Andrew Hamilton	548
John Garrett	713	Robert Park	670	Erin O'Neil	627	Lori Ryan	579	Paul Coffee	548
Bin Cui	712	Sacha Bryant	670	Haylie Carlson	627	Kristen Porter	579	Audrey Frein	547
Damon McCall	708	Anand Jailall	669	Bryce Moran	627	Nickolas Ruggeri	579	Sione Ika	547
Gregory Johnson	708	Donald Paul	668	Ellen Schultz	626	Anton Hazelman	579	Yelena Durneva	547
Justin Hamel	707	Tony Lauulu	666	Dominic DePompei	625	Zachary Dawson	576	Jamie Winters	545
Jessimi Lewis	706	Zepher Loesch	666	Evelyn Gutierrez	624	Arjun Panchal	575	Jeremy Bluteau	545
Rachael Hearst	703	Gilana Smith	665	Julia Cantu	623	Katherine Lorenz	575	Matthew Sanchez	545
Haneen Shteiwi	702	Scott Swint	665	Richard Bennicke	621	Lynn Jordan	575	Aaron Lowmaster	544
Gregory Hayman	700	Oscar Flores-Najarro	665	Melissa Russell	621	Theodore Poydras	575	Terry Stewart	543
Kristopher Tindle	697	Lisa M Richardson	665	Jose Perez	619	Mark Diebolt	574	Jeseicka Black	543
Paul Downing	697	Lindsey Adams	663	Jeremy Gansowski	615	Godfrey Goodrich	573	Bena Allen	542
Jae Garrison	697	Garrett Iida	661	Jamey Haugen	615	Zachary Montavon	572	Daniel Racca	542
Cassandra Dust	697	Jordan Arcuri	660	Alexarissa Milner	615	Natasha Hollinger	572	Kasey Williamson	541
Robert Harrington	696	Cherylynn Voges	660	Liliya Hrabar	614	Sean Watkins	570	Andrew Leah	541
Samy Jacques	695	Niurka de Armas-Duran	660	Joel Johnson	614	Joel Johnson	570	Jeffrey Stuver	540
Donna Pilon	695	Matthew Houde	659	Sofia Valji	614	David Grovu	570	Damon Bowman	540
Aren Jackson	694	Shelley Suggett	658	Sharon Barnes	614	Adam Eggers	566	Eric Robson	538
Joel Thacker	694	Iryna Sushkova	658	Lesina Ah Sue	612	Jessica Siet	566	Curtis Bartlett	538
Alan Cardona	694	Alon Frazier	657	Lawrence Broussard	612	Michael McCurry	566	Emilio Gonzalez	538
Brian Vaughan	693	Gregory Akre	657	Tasheda Adams	610	Donte Fraser	565	Adrian Marsden	538
Matthew Connors	692	James McTaggart	655	Steven Jones	609	Paulo Miranda	565	Regina Duval	536
Aleesha Myshrall	691	Bret Kunash	655	Latonya Stephens	609	Patrick Fowler	565	Fadi Farha	536
George Green	691	Anthony Ventura	655	Anshul Malhotra	608	Bernardo Lopez	565	Dennis Matthews	535
Kimberly Riley	690	Melissa Teynor	653	Patrick Davis	608	Leo Upshaw	564	Andrew Bishop	535
Kyle Glott	690	Robert Ringelsten	651	John Salvaggi	606	Monica Arbuckle	564	Debra Doucet	534
Maria Diringier	689	Asghar Shoghi	650	Karl Amlie	606	Dawn Bonnell	564	Simon Powell	534
Filo Siuleo	689	Mark Sawrie	649	Craig Alster	606	Michael Musso	564	Maletina Taukeiaho	533
Zachary Duncan	688	Michael Brewer	648	Gloria Moreno	606	Joshua Bugbee	563	Michael Santucci	532
Michael Rice	688	Jaison Gallagher	648	Scott Smith	606	Julie Vautour	563	Yihao Chen	532
Andjela Avram	687	Samson Adelufosi	646	Caitlin Davis	605	Patrick Gouin	563	Isaiah Terrell	531
Gary Bowen	687	Darrick Mallett	645	Trudy Huef	604	Samantha Mullery	562	Shane Shriver	530
Rachel Balasingam	686	Sonya Minassian	643	Trufua Tuuefiafi	604	Kelly Wilkerson	562	Erin Dincola	530
Susan Cowher	685	Leslie Austin	642	Gregory Samartzis	604	Tara Manning	561	Michael Stone	529
Ryan Ballard	683	Edward Atkinson	642	Thomas Reddoch	603	David Darienzo	560	Kevin Rigney	527

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Anaya Clark-Hart	\$527	William Brookshire	\$521	Tyrone Chappelle	\$514	Logan Hendley	\$510	Gretchen Montebello	\$503
Brett Maslowski	526	Olukushe Mason	520	James Konicki	513	Maria Avila	509	Zachary Bradshaw	501
Ala Awad	524	Veronica Holmes	519	Gordon Biggums	512	Cheng Chang	508	Patrick Dreelan	500
Ana Ruzevic	524	Joey Sales	517	Jinzhou Zhao	512	Anita Ferris	508	Adam Meyer	500
Jacob Adams	524	Shannon Koterbski	517	Dennis Titcombe	511	Jonah Aruda	508	Eleanor Murdof	500
Louis Anderson	523	Edward Farnsworth	516	Alexander Morgan	511	Ebenezer Asabere	507		
Christian Ortiz	521	Jordan Gregory	516	Erin Knittle	511	Desseire Fahie	505		
Jason South	521	Dominique Holmes	515	Michelle Hood	511	Robin Aalderink-Page	503		

BONUS

Reinstatement Bonus

\$41,722

TOTAL

TOP 10

Qualifier	Amount	SGA	Qualifier	Amount	SGA
Sami Mogannam	\$3,334	Jatoft-Foti	Danielle Swehla	\$902	Scott Sonnenberg
Joseph Smith	1,430	Simon Arias	Daniel Pinschmidt	890	Jatoft-Foti
Noel Ables	1,271	Altig-Orlovic	Ronald Friedlander	857	Theodore Pappas
Brian Schreiter	1,052	Joseph Diecedue	Herivelto Pereira	807	Jatoft-Foti
Nabil Spahi	939	Giglione-Ackerman	Larrye Boykin	777	Mark Beckford

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Earle Harris	\$757	Nicole Conley	\$627	Zathia Zarza	\$601	Dason Phaul	\$552	Richard Nicholson	\$540
Gbenga Olorungbemi	746	Richard Walus	608	Max Quasem	584	Fritznel Octave	549	Frank Kolligian	540
John Lee	674								

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December 2012 Qualifiers — Outstanding Producers & PR Representatives:



Tone Munro
Steve Friedlander
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\$106,774 Net ALP
78.6 Ret



Christopher Williams
Simon Arias
2nd Qualification
\$77,996 Net ALP
96.1 Ret



Scott Hanna
Williams-Zophin Agency
Contract Date 08/21/04
Qualified December of 2012
\$1,000,638 of Net ALP

Directors of the Month



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Sales Director of the Month

Leaders growing leaders!

Chris Selejan



Chris had 78.4% growth over December of 2011.
We applaud your accomplishment, Chris!

PR Director of the Month

Leaders growing leaders!

Patti Morgan



PR Directors earn points based on overall growth of their territory and percentage of their team earning a monthly bonus.

Patti Morgan is the Top Director for December 2012. She had a total of 10 pts.

We salute your awesome achievement!

Perspective



Scott Smith
President
& Chief Marketing Officer

A Winner's Discipline

It has often been said that the single greatest ingredient to achieving success is discipline. That may be true, but first we must agree on the definition of discipline.

I'll share the dictionary's definition of discipline in just a minute, however I have heard two great coaches give their own very similar definitions of discipline. Those coaches are Nick Saban, head football coach at the University of Alabama — 2013 National Champions, and Bobby Knight, who upon his retirement in 2007 held the record for the most wins ever in a career by a Division One men's basketball coach — 902 victories!

The definition these men give for the word *discipline* is as follows:
Doing the right thing
The right way
When it needs to get done

We will come back to this definition in a minute. For the record, the dictionary defines discipline as *"controlled behavior resulting from disciplinary training and self-control and the training expected to produce a specific pattern of behavior."* You may understand the dictionary definition without necessarily being able to remember it.

However if you read and study the definition of the coaches it is likely easier to remember, and once you think about it, actually makes for simpler memorization.

Many leaders and players believe they possess a high level of self-discipline, but in reality very few do. There is a saying that truly applies to having discipline: *"Personal desire resides in most people's hearts but personal resolve is most often homeless."* New Year's resolutions are a good indicator of true self-discipline. Research indicates that 25 percent of all New Year's resolutions are broken or forgotten within two weeks; and 55 percent are gone in four weeks. Very few resolutions end up in any sort of permanent residency within those who make them.

So where can discipline be found most often? It comes from the leader. Look to those who provide leadership to you for discipline. *A leader who does not instill discipline as a primary core principal will never meet their potential as a leader.*

Very often, when discipline becomes a topic of discussion about a leader, it is because the leader is being fired. In retrospect, we often see that the discipline of the organization the leader was accountable for was also lacking. Without discipline — doing the right thing, the proper way, when it needs to get done — any hierarchy, organization or team is sure to fail.

One other thing about discipline: discipline cannot be construed as punishment or negative. When Coach Knight insisted his teams play with discipline, its purpose was to provide structure, be organized, have purpose and focus — all really positive components of success. Discipline was never presented by a successful leader as anything other than a component of success. Not having discipline was never more closely tied to the core issue of failure as it is when you don't have a leader who makes discipline be environmental, that is, part of the makeup of the environment. Having discipline, instilling discipline and accepting the value of possessing discipline are as fundamental to success as any other component of your plan, including bricks and mortar — the talent of the people you have surrounded yourself with or the energy and drive the organization collectively has.

After a state playoff game I once coached in high school basketball, the opposing team's coach and I appeared together in front of the media. This coach heaped a ton of praise on my team. He said we were the most disciplined team he had ever coached against.

And that is all I can remember from what he said, because nothing else mattered.

THE CITY

by the bay



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